

Understanding FEMA Individual Assistance and Public Assistance

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There are two types of assistance provided by FEMA: Public Assistance and Individual Assistance.

Public Assistance

Public Assistance (PA) refers to support for counties, municipalities or other jurisdictions of a state. It includes tribal jurisdictions (although technically sovereign states) and certain nonprofits that provide essential public services such as education, utilities, irrigation, and emergency, medical, rehabilitation, and temporary or permanent custodial care.

- By federal law, FEMA provides a reimbursement grant of at least 75% of eligible costs, with the state and local governments sharing the remaining 25%.
- Although funds are awarded to government entities and certain nonprofits, PA benefits everyone. PA dollars help clean up communities affected by disaster-related debris, repair the roads and bridges people use every day, put utilities and water systems back in order, repair hospitals and emergency services, rebuild schools and universities, and restore equipment in public parks.

Individual Assistance

Individual Assistance (IA) comprises the FEMA Individuals and Households Program. Homeowners and renters may be eligible for federal grants to offset the costs of damages and other losses in counties or parishes designated under a major disaster declaration. IA may help pay for temporary housing, emergency home repairs, uninsured and underinsured shortfalls for personal property losses, medical, dental and funeral expenses caused directly by a declared disaster.

- These grants are not taxable income and will not affect eligibility for Social Security, Medicaid, medical waiver programs, welfare assistance, Temporary Assistance for Needy Families, food stamps, or Supplemental Security Income.



- The U.S. Small Business Administration offers low-interest disaster loans to businesses of all sizes, nonprofits, homeowners and renters. SBA disaster loans are the primary source of federal long-term recovery funds for disasters.
- Businesses can learn about what help is available by contacting the SBA at 800-659-2955 or visit the SBA site at [SBA.gov](https://www.sba.gov).

For the latest information on Hurricane Zeta, visit [fema.gov/disaster/4577](https://www.fema.gov/disaster/4577). Follow the FEMA Region 6 Twitter account at twitter.com/FEMARegion6.

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